

United States Bankruptcy Court
Eastern District of New YorkIn re:
Harry E Oates
DebtorCase No. 13-75331-dte
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-8

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 65

Date Rcvd: Jan 29, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2014.

db +Harry E Oates, 4 Hassam Place, Ronkonkoma, NY 11779-4100
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719

smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Isolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001

8167956 +ACI, 35A Rust Lane, Boerne, TX 78006-8202
8167955 +Accounts Receivable Manag, P.O Box 561, Thorofare, NJ 08086-0561
8167957 +Allied Account Services, 422 Bedford Avenue, Bellmore, NY 11710-3564
8167958 +American Recovery svc, 555 St.Charles Drive, suite 100, Thousand Oaks, CA 91360-3983
8167959 +American Telecollect, P.O Box 1968, Southgate, MI 48195-0968
8167960 Ameriquet, 2077 N Main St Ste 1050, Santa Ana, CA 92706
8171334 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
8167964 +Bmw Fin Svc, 5515 Parkcenter Cir, Dublin, OH 43017-3584
8167970 +Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239
8167971 +Citifinancia, 605 Munn Road, Fort Mill, SC 29715-8421
8167972 +Cityfleet commerical owne, 3075 Veterans Memorial Hw, Ronkonkoma, NY 11779-7666
8167973 +Cohen & Slamowitz, P.O Box 9012, Woodbury, NY 11797-9012
8167974 David W. Chefec PC, Garden City Center, suite 106, Washington, PA 15301
8167976 +Equifax, POB 740241, Atlanta, GA 30374-0241
8167977 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
8167978 +Fco, 12304 Baltimore Ave Ste, Beltsville, MD 20705-1314
8167982 +Global Credit Collection, PO Box 101928, dept 2417, Birmingham, AL 35210-6928
8183571 Hamilton Equity Group LLC, Assignee of HSBC Bank USA, c/o Laurie S Fulkerson, PO Box 280, Buffalo NY 14201-0280

8167986 +Internal Revenue Service, P.O. Box 7364, Philadelphia, PA 19101-7364
8167989 +MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
8167991 +North Star Agency, 4285 Genesee Street, Buffalo, NY 14225-1943
8167992 +Northland Group, P.O.Box 390905, Minneapolis, MN 55439-0905
8167993 +Office of the AG Brooklyn, 55 Hanson Place, suite 1080, Brooklyn, NY 11217-1523
8167994 +Onewest Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
8167995 #+Pentagroup Financial, 5959 Corporate Drive, Suite 1400, Houston, TX 77036-2311
8167996 +Phillips & Cohen Associa, PO Box 5790, Hauppauge, NY 11788-0164
8167997 +Pin Cred Ser, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045
8167998 #+Portfolio Rc, 287 Independence, Virginia Beach, VA 23462-2962
8168001 +REP A8-2021 LLC, c/o Hamburger, Maxson, Ya, 225 Broadhollow Road, suite 301E, Melville, NY 11747-4898

8168000 +Rechler Equity Partners, 85 South Service Road, Plainview, NY 11803-4119
8168002 +Rubin & Rothman, 1787 Veterans Highway, suite 32, Islandia, NY 11749-1500
8168003 +Rupp, Baase Pfalzgrap, 1600 Liberty Building, Buffalo, NY 14202-3616
8168004 +Sage capital recovery, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1908
8168005 +Star Media Inc, c/o Jonathan Stein, 1 W Ames Court, suite 201, Plainview, NY 11803-2328
8168006 +Sun Video Leasing, 423 S Orange Street, Media, PA 19063-3120
8168007 +Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100
8168010 +Velocity Investment, P.O. Box 788, Belmar, NJ 07719-0788
8168008 transunion, POB 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QABMENDELSONH.COM Jan 29 2014 18:18:00 Allan B Mendelsohn, Allan B. Mendelsohn, LLP, 38 New Street, Huntington, NY 11743-3463

smg +E-mail/Text: ustpreion02.li.ecf@usdoj.gov Jan 29 2014 18:12:48 United States Trustee, Office of the United States Trustee, Long Island Federal Courthouse, 560 Federal Plaza, Central Islip, NY 11722-4456

8167961 +EDI: AMEREXPR.COM Jan 29 2014 18:18:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

8175630 +EDI: ATLASACQU.COM Jan 29 2014 18:18:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

8167962 +EDI: BANKAMER.COM Jan 29 2014 18:18:00 Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410

8167963 +EDI: BANKAMER.COM Jan 29 2014 18:18:00 Bk of Amer, Po Box 982235, El Paso, TX 79998

8167964 +EDI: BMW.COM Jan 29 2014 18:19:00 Bmw Fin Svc, 5515 Parkcenter Cir, Dublin, OH 43017-3584

8167965 +EDI: CAPITALONE.COM Jan 29 2014 18:18:00 Cap One, Po Box 85520, Richmond, VA 23285

8167967 +EDI: CHASE.COM Jan 29 2014 18:18:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298

8167968 +Fax: 602-659-2196 Jan 29 2014 18:25:38 Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703

8167969 +EDI: CITICORP.COM Jan 29 2014 18:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

8167975 +EDI: DISCOVER.COM Jan 29 2014 18:18:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

8167980 +E-mail/Text: NJBKCY@FGNY.COM Jan 29 2014 18:12:38 Forster & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

8167981 +EDI: FORD.COM Jan 29 2014 18:18:00 Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000

8167983 +EDI: GMACFS.COM Jan 29 2014 18:19:00 Gmac, P.O. Box 380901, Bloomington, MN 55438-0901

8167984 +E-mail/Text: bankruptcy.bnc@gt-cs.com Jan 29 2014 18:12:46 Green Tree Servicing, P.O Box 6172, Rapid City, SD 57709-6172

District/off: 0207-8

User: admin
Form ID: 262Page 2 of 2
Total Noticed: 65

Date Rcvd: Jan 29, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8167985 +EDI: HFC.COM Jan 29 2014 18:18:00 Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253
 8167987 +EDI: LTDFINANCIAL.COM Jan 29 2014 18:18:00 LTD financial svc, 7322 Southwest Freeway, suite 1600, Houston, TX 77074-2134
 8167988 +EDI: MID8.COM Jan 29 2014 18:18:00 Midland Fund, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 8167990 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 29 2014 18:12:58 NCO, POB 4935, Trenton, NJ 08650-4935
 8167999 EDI: PRA.COM Jan 29 2014 18:19:00 Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541
 8168009 +EDI: URSI.COM Jan 29 2014 18:19:00 United Recovery, 5800 North Course Drive, Houston, TX 77072-1613
 8167966 +E-mail/Text: cms-bk@cms-collect.com Jan 29 2014 18:12:47 capital management servic, 726 Exchange Street, suite 700, Buffalo, NY 14210-1464
 8167979 +E-mail/Text: data_processing@fin-rec.com Jan 29 2014 18:12:47 financial Recovery Servic, P.O Box 385908, Minneapolis, MN 55438-5908

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2014 at the address(es) listed below:

Allan B Mendelsohn amendelsohn@amendelsohnlaw.com, amendelsohn@ecf.epiqsystems.com
 Michelle Labayen on behalf of Debtor Harry E Oates michelle@bankruptcynyc.com,
 melissachapter7@yahoo.com
 United States Trustee USTPRegion02.LI.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
290 Federal Plaza
Central Islip, NY 11722

IN RE:

CASE NO: 8-13-75331-dte

Harry E Oates

4 Hassam Place
Ronkonkoma, NY 11779

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-9789

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on October 19, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Allan B Mendelsohn (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: January 29, 2014

s/ Dorothy Eisenberg
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.